



New Hire Enrollment Action Checklist For Participating Group (Includes UD) Employees

Welcome to this opportunity to enroll in your benefits! All of the information you need for a successful Enrollment is located at de.gov/statewidebenefits (Select the “Open Enrollment” button, choose “Benefits Enrollment for New Hires”, then select “Participating Groups”).



What You Need To Know:

- Consumerism resources are available to help you make informed decisions:
 - New Hire Interactive Benefits Guide – This online tool uses audio, screen interaction and navigation demos of the SBO website to help you learn about available benefits.
 - Mini-Videos – Short, educational videos (5-10 minutes each) are available to help you learn more about the various health plans available and how to comply with the Spousal Coordination of Benefits Policy if you will be covering your spouse on your health plan.



What You Need To Do:

Call To Action

➡ Use the checklist below to help you navigate the enrollment process.

Be an engaged consumer and actively participate in your enrollment:

- ☐ Access the consumerism resources and other important information at de.gov/statewidebenefits (Select the “Open Enrollment” button, choose “Benefits Enrollment for New Hires”, then select “Participating Groups”).

Enroll in coverage for you or your spouse/dependent(s):

- ☐ **For Health and Dental coverage:** Contact your HR/Benefits Office within your organization for health and/or dental rates and for forms to enroll in health or dental coverage.
- ☐ **If enrolling in an HMO plan,** make sure your health or dental provider participates in the plan **before you enroll.** *Note:* There are no out-of-network benefits in an HMO plan and you cannot change plans during the plan year if your provider decides to no longer participate in the plan.
- ☐ **If enrolling a spouse or dependent:** You **MUST** supply additional documentation (*Spouse: Copy of marriage/civil union certificate; Dependent: Copy of birth certificate or other legal document*) to your organization’s HR/Benefits Office.
- ☐ **Complete a Spousal Coordination of Benefits Form online if you will cover your spouse** on your health (Aetna or Highmark Delaware) plan. This is **REQUIRED** and **MUST** be completed online now and during each Open Enrollment or your spouse’s coverage will be reduced. The Spousal Coordination of Benefits Policy, Self-Service Guide and Form are available at <http://ben.omb.delaware.gov/documents/cob/spousal.shtml>.
- ☐ Complete a Dependent Child Coordination of Benefits Form **ONLY** if you are enrolling a dependent(s) on your health (Aetna or Highmark Delaware) plan **AND** the dependent(s) have other

health coverage. The Dependent Child Coordination of Benefits Policy and Form are located at <http://ben.omb.delaware.gov/documents/cob/dep-child.shtml>.

- ☐ **For Blood Bank of Delmarva's Members for Life program:** Employees interested in participating in Members for Life can create an account directly with the Blood Bank of Delmarva online at www.delmarvablood.org.
- ☐ *Have questions?* Contact your organization's HR/Benefits Office.